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accurate, inaccurate, repetitive, complete, and incomplete information concerning vehicle information from the division of motor vehicles within a geographical area containing, but not limited to the full name of the owner, mailing address, vehicle identification number, make and year of the vehicle; whereby the data in the three data bases do not necessarily have common cross indexing categories, and

- d. computer processing the databases by sorting and matching the non-corresponding sequences of insurance, driver, and vehicle databases using a plurality of algorithms [matching of non-corresponding sequences] to generate a working database of uninsured motorists to a pre-determined high degree of reliability in excess of 95 percent of matching drivers/vehicle/policy.

20. (twice amended) A method for identifying uninsured motorists comprising:

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- a. inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning insurance information from all insurance carriers within a geographical area of all in-force policies containing, but not limited to the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of vehicle, and vehicle identification number,
- b. inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning driver information from the motorist licensing division within a geographical area containing, but not limited to a driver's full name, their license number, address, date of birth,
- c. inputting into the computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning vehicle information for the division of motor vehicles within a geographical area containing, but not limited to the full name of the owner, their mailing address,

vehicle identification number, make and year of the vehicle; whereby the data in the three data bases do not necessarily have common cross indexing categories,

- d. computer processing the databases by matching of non-corresponding sequences to generate a working database of uninsured motorists to a pre-determined high degree of reliability in excess of 95 percent of matching drivers/vehicle/policy,
- e. computer processor sorting and matching the insurance, driver, and vehicle databases to produce and generate a working database of uninsured motorists,
- f. statistically sampling the working database by checking a random sample to insure the statistical accuracy of the working database,
- g. generating lists of uninsured motorists,
- h. providing on line real time computer display access to authorized personnel of the working database of uninsured motorists,
- i. mailing notices requesting insurance verification to uninsured motorists and inputting and updating the working database with the uninsured motorists replies to the notices, and
- j. computer generating and transmitting trend report summaries of the status of uninsured motorists within a geographical area to concerned public and private agencies.
21. (twice amended) An apparatus for identifying uninsured motorists comprising:
- a. input means,
- b. storage means into which a database of
- i. available un-prescreened accurate, inaccurate, repetitive, complete, and incomplete information concerning insurance information from all insurance carriers within a geographical area of all in-force policies containing, but not limited to the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of vehicle, and

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- vehicle identification number,
- ii. available un-prescreened accurate, inaccurate, repetitive, complete, and incomplete information concerning driver information from the motorist licensing division within a geographical area containing, but not limited to the driver's full name, their license number, address, date of birth,
  - iii. available un-prescreened accurate, inaccurate, repetitive, complete, and incomplete information concerning vehicle information from the division of motor vehicles within a geographical area containing, but not limited to the full name of the owner, their mailing address, vehicle identification number, make and year of the vehicle; whereby the data in the three data bases do not necessarily have common cross indexing categories,
  - iv. a sorting and matching program to computer process the databases by matching of non-corresponding sequences to generate a working database of uninsured motorists to a pre-determined high degree of statistical reliability in excess of 95 per cent of matching drivers/vehicle/policy,
- c. a computer processor operably associated with the input means and storage means to translate and generate lists of uninsured motorists within a geographical area, and
  - d. a display terminal operably associated with and activated by the computer processor unit to display lists of uninsured motorists.

Marked copies of the claims are appended hereto.

#### REMARKS

Responsive to the Non-Final Office Action in response to a request for continued examination filed 12 February 2003, the foregoing Third Amendment is submitted to more particularly point out applicant's invention. The above amended claims are supported by the specification and more particularly point out applicant's invention disclosed on page 2 of the Summary of the Invention specification wherein it was disclosed that all relevant data from three insurance, driver, and vehicle data sources, whether complete, accurate, interrelated, or repetitive is inputted for the vehicle insurance processing. As such, they add no new subject matter.